

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

David E. Mayland, Esq. (DM 1225)  
**STRASSER & ASSOCIATES, P.C.**  
7 East Ridgewood Avenue  
Paramus, New Jersey 07652  
Phone: (201) 445-9001  
Facsimile: (201) 445-1188  
*Attorneys for Debtor Kelli Caldwell*

IN RE:

KELLI CALDWELL

DEBTOR.

Case No.: 23-17269-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

**NOTICE OF CONVERSION  
FROM CHAPTER 13 TO A CASE UNDER CHAPTER 7**

Now comes the Debtor, KELLI M. CALDWELL, by and through Counsel, Strasser & Associates, P.C. who give notice that this case, which was originally filed under Chapter 13, is now converted to a straight bankruptcy case under Chapter 7 of the U.S. Bankruptcy Code.

Respectfully submitted,  
STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)

**AUTHORIZATION**

I Kelli Caldwell, authorize and direct my attorney, David E. Mayland, Esq., of Strasser and Associates, P.C. to sign and file this notice and to convert our case to a case under Chapter 7 of the Bankruptcy Code. The attorney has explained the relief available under the various chapters of the Bankruptcy Code, and I have decided to file for a Chapter 7 Bankruptcy.

/s/ Kelli M. Caldwell

---

Kelli M. Caldwell, Debtor

Date: 1/16/23

**MEMORANDUM IN SUPPORT**

Pursuant to 11 USC 1307(a), a case may be converted, as a matter of right, at any time. Pursuant to Rule 1017(d) of the Rules of Bankruptcy Procedure the date filing of this notice with the Clerk of the U.S. Bankruptcy Court is deemed to be the date of the conversion order.

Respectfully submitted,  
STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

David E. Mayland, Esq. (DM 1225)  
**STRASSER & ASSOCIATES, P.C.**  
7 East Ridgewood Avenue  
Paramus, New Jersey 07652  
Phone: (201) 445-9001  
Facsimile: (201) 445-1188  
*Attorneys for Debtor Kelli Caldwell*

IN RE:

KELLI CALDWELL

DEBTOR.

Case No.: 23-17269-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing was served upon:

Marie-Ann Greenberg, Esq.  
Chapter 13 Standing Trustee,  
30 Two Bridges Road, Suite 330  
Fairfield, NJ 07004-1550

U.S. Trustee  
US Dept of Justice  
Office of the U.S. Trustee  
One Newark Center, Ste. 2100  
Newark, NJ 07102

Denise Carlon, Esq.  
Attorney for Midfirst Bank  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106

On this 16<sup>th</sup> day of January 2024 by regular, postage pre-paid, U.S. Mail and electronic filing.

STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

David E. Mayland, Esq. (DM 1225)  
**STRASSER & ASSOCIATES, P.C.**  
7 East Ridgewood Avenue  
Paramus, New Jersey 07652  
Phone: (201) 445-9001  
Facsimile: (201) 445-1188  
*Attorneys for Debtor Kelli Caldwell*

IN RE:

KELLI CALDWELL

DEBTOR.

Case No.: 23-17269-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

**NOTICE OF CONVERSION  
FROM CHAPTER 13 TO A CASE UNDER CHAPTER 7**

Now comes the Debtor, KELLI M. CALDWELL, by and through Counsel, Strasser & Associates, P.C. who give notice that this case, which was originally filed under Chapter 13, is now converted to a straight bankruptcy case under Chapter 7 of the U.S. Bankruptcy Code.

Respectfully submitted,  
STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)

**AUTHORIZATION**

I Kelli Caldwell, authorize and direct my attorney, David E. Mayland, Esq., of Strasser and Associates, P.C. to sign and file this notice and to convert our case to a case under Chapter 7 of the Bankruptcy Code. The attorney has explained the relief available under the various chapters of the Bankruptcy Code, and I have decided to file for a Chapter 7 Bankruptcy.

/s/ Kelli M. Caldwell

---

Kelli M. Caldwell, Debtor

Date: 1/16/23

**MEMORANDUM IN SUPPORT**

Pursuant to 11 USC 1307(a), a case may be converted, as a matter of right, at any time. Pursuant to Rule 1017(d) of the Rules of Bankruptcy Procedure the date filing of this notice with the Clerk of the U.S. Bankruptcy Court is deemed to be the date of the conversion order.

Respectfully submitted,  
STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

David E. Mayland, Esq. (DM 1225)  
**STRASSER & ASSOCIATES, P.C.**  
7 East Ridgewood Avenue  
Paramus, New Jersey 07652  
Phone: (201) 445-9001  
Facsimile: (201) 445-1188  
*Attorneys for Debtor Kelli Caldwell*

IN RE:

KELLI CALDWELL

DEBTOR.

Case No.: 23-17269-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing was served upon:

Marie-Ann Greenberg, Esq.  
Chapter 13 Standing Trustee,  
30 Two Bridges Road, Suite 330  
Fairfield, NJ 07004-1550

U.S. Trustee  
US Dept of Justice  
Office of the U.S. Trustee  
One Newark Center, Ste. 2100  
Newark, NJ 07102

Denise Carlon, Esq.  
Attorney for Midfirst Bank  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106

On this 16<sup>th</sup> day of January 2024 by regular, postage pre-paid, U.S. Mail and electronic filing.

STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

David E. Mayland, Esq. (DM 1225)  
**STRASSER & ASSOCIATES, P.C.**  
7 East Ridgewood Avenue  
Paramus, New Jersey 07652  
Phone: (201) 445-9001  
Facsimile: (201) 445-1188  
*Attorneys for Debtor Kelli Caldwell*

IN RE:

KELLI CALDWELL

DEBTOR.

Case No.: 23-17269-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

**NOTICE OF CONVERSION  
FROM CHAPTER 13 TO A CASE UNDER CHAPTER 7**

Now comes the Debtor, KELLI M. CALDWELL, by and through Counsel, Strasser & Associates, P.C. who give notice that this case, which was originally filed under Chapter 13, is now converted to a straight bankruptcy case under Chapter 7 of the U.S. Bankruptcy Code.

Respectfully submitted,  
STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)

**AUTHORIZATION**

I Kelli Caldwell, authorize and direct my attorney, David E. Mayland, Esq., of Strasser and Associates, P.C. to sign and file this notice and to convert our case to a case under Chapter 7 of the Bankruptcy Code. The attorney has explained the relief available under the various chapters of the Bankruptcy Code, and I have decided to file for a Chapter 7 Bankruptcy.

/s/ Kelli M. Caldwell

---

Kelli M. Caldwell, Debtor

Date: 1/16/23

**MEMORANDUM IN SUPPORT**

Pursuant to 11 USC 1307(a), a case may be converted, as a matter of right, at any time. Pursuant to Rule 1017(d) of the Rules of Bankruptcy Procedure the date filing of this notice with the Clerk of the U.S. Bankruptcy Court is deemed to be the date of the conversion order.

Respectfully submitted,  
STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

David E. Mayland, Esq. (DM 1225)  
**STRASSER & ASSOCIATES, P.C.**  
7 East Ridgewood Avenue  
Paramus, New Jersey 07652  
Phone: (201) 445-9001  
Facsimile: (201) 445-1188  
*Attorneys for Debtor Kelli Caldwell*

IN RE:

KELLI CALDWELL

DEBTOR.

Case No.: 23-17269-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing was served upon:

Marie-Ann Greenberg, Esq.  
Chapter 13 Standing Trustee,  
30 Two Bridges Road, Suite 330  
Fairfield, NJ 07004-1550

U.S. Trustee  
US Dept of Justice  
Office of the U.S. Trustee  
One Newark Center, Ste. 2100  
Newark, NJ 07102

Denise Carlon, Esq.  
Attorney for Midfirst Bank  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106

On this 16<sup>th</sup> day of January 2024 by regular, postage pre-paid, U.S. Mail and electronic filing.

STRASSER & ASSOCIATES, P.C.  
Attorneys for the Debtor, Kelli Caldwell

/s/ David E. Mayland  
David E. Mayland, Esq. (DM1225)